

# Work-Family Conflict And Burnout In Turkish Banking Industry<sup>1</sup>

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## Abstract

Work-family conflict and burnout which have based upon organizational expectations, are discussed as management issues with regards to conduce toward adverse outcomes for individuals, organizations and even for the whole society. As a result of work overload, long and irregular working hours, pressures about performance, job insecurity which is a consequence of financial risk factors as banking industry is associated with other industries, experiencing work-family conflict and burnout may seem possible for employees working in the banking industry. Thus, the banking industry is determined as the research area. In order to make the research more specific, pronouncements of industrial unions have been investigated, and then, researcher asked to bankers, who resign or retired, as if they had problems or vocational issues related with management and organization. Information achieved by literature review and the data collected from both retired and resigned employees have shown that problems of bankers are related with antecedents of work-family conflict and burnout. After that, data was collected from 307 bankers with quantitative research method. Analyses show that both work-family conflict and burnout experienced by bankers are at the average level and the positive correlation between work-family conflict and burnout has been found.

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**Keywords:** Work-family conflict, burnout, banking industry

## Introduction

In recent years, with rapidly increasing competition between organizations is also reflected in the employees' qualifications. Therefore, employees have to improve themselves constantly for their responsibilities and obligations of the working life. In such a working environment,

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individuals referred to devote themselves to business, have difficulties to establish the work and family balance. Uncertain working hours or overtime, psychological pressures towards employees for more loyalty and commitment to their organizations, increase of managers' domination, performance and productivity pressure, job insecurity and such unfavourable working conditions make work-family balance more difficult.

The main reasons of studying work-family conflict in different disciplines are cultural changes and converted social structure. Especially the changes of family structure from traditional extended family to modern nuclear family lead to increase individuals' responsibility for family life. The tension between work and family increases because of increased participation of women in working life, drawing away from parents who support the domestic family affairs, the difficulty of living in urban areas; while bosses have expectations of efficiency and effectiveness in business, family members have expectations more involvement and fondness.

In modern life, people have two main focus in their lives, one is work and the other is family. All expectations of those areas are important for individuals but when people have to give priority to expectations of work, they possibly live work-family conflict because of deferring family matters. As in all role ambiguity, inconsonance and conflict between different roles is the reason of potential tension. Tensions arising from interactions between work and family roles leads to dissipation and exhaustion. As a result of the interaction of many variables, particularly tension in family and working life; physical, emotional and mental energy losses are observed and it is named as "burnout".

Burnout caused by work-family conflict is evaluated as a major management problem and it causes individual, organizational and even social issues. In today's market economy practices, "customer focus" understanding of the banking and finance industry comes at the beginning of the most intense industries. That's why, people work in those industries, are more likely to experience work-family conflict and burnout.

## **Literature Review And Theoretical Background**

### **Work-Family Conflict**

As more women actively take part in work life, the number of double-income families has increasing day by day. This causes some changes between work and family roles and it is difficult for individuals to balance work and family roles and the fulfilment of necessary responsibilities. The failure of balancing the roles between work and family firstly causes role conflict (Çarıkçı and Çelikkol, 2009).

Work-family conflict is firstly evaluated by Kahn et al. in 1964 and they gave the concept in the literature. Kahn et al. (1964) appraised work-

family conflict as bidirectional and one-dimensional and they defined it as the emergence of two or more roles simultaneously which is quite difficult to adapt to the other one. Afterwards, Holahan and Gilbert (1979); Bohen and Viveros Long (1981) evaluated work-family conflict as not only the effect of work on family or family on work but also the framework of work-parent conflict and work-spouse conflict (Ford et al., 2007). Greenhaus and Beutell (1985), based on the study of Kahn et al., defined work-family conflict as a kind of role conflict. According to them, work-family conflict is the pressure of incompatible roles of work and family domains on individuals. Grandey and Cropanzano (1999) defined work-family conflict as a loss of resources in the fulfilment process of work and family roles. Those resources are not only physical resources such as time and money but also include individuals' emotions and energy.

Some unfavourable outcomes of work-family conflict are job dissatisfaction, intention to leave, physical and emotional exhaustion, depression, burnout and all of them are based on the theory of scarce resources (Tsai, 2008). The theory implies that individuals tend to access the resources and keep them in their hands; in case of a loss of resources or a failure to obtain expected resources will lead individuals to be stressed. Individuals stress because they lost their resources when the fulfilment of the requirements of work and family responsibilities. The emergence of a conflict between the roles in the use of resources may lead to a further increase in this stress (Grandey and Cropanzano, 1999).

When individuals spend more time or energy for one of work or family matters, or he has more commitment to one of them, the other one is neglected and some responsibilities cannot be fulfilled properly. In this case, depending on the neglected side, people may experience work-family conflict or family-work conflict. So if individuals' responsibilities in their working lives prevent to satisfy family necessities, they experience work-family conflict but if individuals' responsibilities in their family lives prevent to meet their responsibilities at work, they experience family-work conflict (Giray and Ergin, 2006).

### **Dimensions of work-family conflict**

The basis of conflict is expressed with three dimensions in the work-family conflict literature. As many studies discussed, these are; time-based conflict, strain-based conflict and behaviour-based conflict (Elloy and Smith, 2004).

**Time-based conflict:** This type of conflict occurs when the time for one role is too much and it blocks the time for another one (Turgut, 2011). The first reason of time-based conflict caused by the work is weekly working hours (Greenhaus and Beutell, 1985). As it is known that spending so much

time at work prohibits to allocate time for family life and it is also clear that having indeterminate working hours, namely the employee doesn't know his working hours and the days off, is one of the reasons of work-family conflict (Staines and Pleck, 1984). Besides, the studies based on this issue have proved that shift workers have more family problems compared to workers in standard working hours. Shift workers have difficulties in keeping up with daily routines and social activities of their families. Employees' one of the most crucial family problems is having not enough time to spend with their children especially who work until late (Finn, 1981). Barnes-Farrell et al. (2008) stated that employees who have to work in Sundays and whose working hours has been changed usually have some difficulties to meet family demands and so they experience work-family conflict intensively.

Besides the long and non-standardized working hours, inflexible working hours is one of the reasons of time-based work-family conflict, too. Individual control and flexibility over working hours of individuals would decrease work-family conflict is described by Herman and Gyllstrom's study. With respect to this study, academic staff who has longer but flexible working hours experience less work-family conflict compared to administrative staff who work shorter in standardized working hours (Herman and Gyllstrom, 1977). Nevertheless, recent studies on this subject clarify that inflexible working hours may be never-ending working hours. Employees may face with demands from their job in any time and any extent under the name 'inflexibility'. By all means, this make it difficult for employees to distinguish work and non-work life and it can be a source of conflict (Schieman et al., 2009).

Time-based conflict arising from family issues are related with demographics such as gender, marital status, the number and age of children. Being married women with children means more family responsibilities and so they have to allow more time for their families. That is the reason why they may face with more work-family conflict (Greenhaus and Beutell, 1985). Having a working spouse is another source of work-family conflict. Studies revealed that especially men, whose wives working in professional jobs or managerial positions experience more work-family conflict. If one of the spouses who are responsible together for the family, devotes or has to devote himself/herself to work, the other one has to take family responsibilities on her/his own and this makes it difficult to fulfil the responsibilities related to work (Greenhaus and Kopelman, 1981).

**Strain-based conflict:** As the other dimension of work-family conflict, strain-based conflict emerges if there is fatigue, tiredness, trouble and tension because of completing things to do in a sphere and this prevents the fulfilment of another necessities (Turgut, 2011). Grzywacz et al. (2007)

adverted that the physical and emotional exhaustion experienced in the workplace prevent the fulfilment of roles at home. For instance, employees working in noisy environment or feeling the pressure from managers to complete the works cannot leave that strain at work and reflect it to their spouses and children negatively.

Strain-based conflict is also associated with dispersion of stress which experienced in a scope and reflects to others. Psychological, physical or behavioural forces that weaken the employees are stated as sources of stress (Thomas and Ganster, 1995). In this context, strain-based conflict reasons arising from work are job insecurity, the lack of authorisation, severe working conditions and the ability of accession to employees all the time through modern technology (Schenewark, 2008).

Strain-based conflict reason arising from family is the lack of support that could reduce the conflict. A spouse can reduce the conflict by sharing the responsibility of family affairs and supporting him in stressful situations. In case of career intension of spouses are so different from each other, they may have difficulties to understand each other's responsibilities and this raises the possibility of conflict. Otherwise, if spouses cannot have a consensus on family responsibilities, they will probably experience strain-based work-family conflict (Greenhaus and Beutell, 1985).

**Behaviour-Based Conflict:** Some behaviours that is appropriate and efficient in a scope of life may be inappropriate and ineffective for another extent (Schultz, 2009). When individuals have difficulties in meeting discordant behavioural demands and cannot changed their behaviour in transition from work life to family life, it is possible to face with behaviour-based conflict (Greenhaus and Beutell, 1985; Edwards and Rothbard, 2000). If an individual's role behaviours in his working life effect or inhibit role behaviours in his family life, he will experience behaviour-based work-family conflict; but if this effect or inhibition is from family to work, behaviour-based family-work conflict will experienced (Behson, 2002).

The effect and reflection of role behaviours in a field of life to another's is clarified with spill over theory. The theory explains even though there is not any conflicting demands, there may be some interactions between roles (Edwards and Rothbard, 2000). Individuals' inability to adapt their attitudes and behaviours immediately when switching between roles explained in spill over theory and positive or negative effects are in question (Kossek and Ozeki, 1998). As an example, an individual who is in a stressful period in his family life and reflects it in his behaviours in working life and cannot work effectively is a negative spill over effect; an individual who is happy with his family and reflects it to his working life and works more effective is a positive spill over effect (Bragger et al., 2005).

As previous studies predicted that time-based and strain-based work-family conflict can be decreased by social and organizational policies. However, behaviour-based conflict is related with self management and individual solutions are needed. As it is believed to be rational and emotionless in work life but emotional and warm in family life as usual; reducing behaviour-based conflict is related with individual ability to behave appropriately in right place and right time rather than administrative practices (Turgut, 2011).

## **Burnout**

Burnout, a problem observed frequently in today's working life began to be treated as a social problem in 1970s for the first time. Burnout was firstly described as an "occupational hazard" by Freudenberg (Maslach and Goldberg, 1998). Freudenberg (1974: 159) defines burnout as *"to fail, wear out, or become exhausted by making excessive demands on energy, strength, or resources."* and then he adds *"it is a state of mental and physical exhaustion caused by one's professional life"*.

According to Cherniss (1980), burnout is a negative conversion process of employees' attitudes and behaviours as a response to work-related stress. Edelwich and Brodsky (1980) defines burnout as a process of losing employees' energy, purpose and ideals as a result of working conditions in the service sector. Pines and Aronson (1988: 9) do not limit burnout to be in a particular sector and they define it by referring to the physical effects on individuals: *"Burnout is a state of physical, emotional and mental exhaustion caused in highly motivated workers by disenchantment and continuous struggle with situations that are emotionally demanding."*

The most commonly used definition of burnout is made by Christina Maslach, who is known with her studies about the subject. According to Maslach (2003: 2), *"burnout is a syndrome of emotional exhaustion, depersonalization, and reduced personal accomplishment that can occur among individuals who do 'people work' of some kind."* Burnout is a response to the emotional strain of dealing extensively with other human beings, particularly when they are troubled or having problems. That's why, it is considered as a type of job stress. Despite the fact that it has some of the same destructive effects as other stress responses, what is unique about burnout is that the stress arises from the social interaction. In another saying, burnout is a chronic affective response pattern to stressful work conditions that features high levels of interpersonal contact (Cordes and Dougherty, 1993).

## **Dimensions of burnout**

Burnout is composed of three dimensions as a process: emotional exhaustion, depersonalization, and reduced personal accomplishment (Maslach and Jackson, 1981). Although each dimension is a part of process, it can be observed simultaneously in the arising of burnout.

**Emotional Exhaustion:** Emotional exhaustion is the first and the key dimension of burnout. The fundamental factor that cause individuals to feel emotionally exhausted is excessive psychological and emotional demands (Deckard et al., 1994). Emotional exhaustion may coexist with feelings of frustration and tension as workers realize they cannot continue to give of themselves or be as responsible for clients as they have been in the past (Cordes and Dougherty, 1993). The major sources of emotional exhaustion are work overload and personal conflict at work. People feel drained and used up and also they lack enough energy to face another day or another person in need (Maslach and Goldberg, 1998).

**Depersonalization:** Depersonalization reflects interpersonal aspect of burnout. It refers to a negative, callous, or excessively detached response to other people who interact because of work (Maslach et al., 2001). Lee and Ashforth (1990) argued that depersonalization constitutes one form of defensive behaviour, defined as reactive and protective actions intended to avoid an unwanted demand or reduce a perceived threat. Thus, depersonalization is associated with psychological strain and with escape as a method of coping. It is a protection against further emotional drain up to a certain level. However, if the degree of emotional distance is high, depersonalization will lead to callousness and cynicism (Deckard et al., 1994).

**Reduced Personal Accomplishment:** The dimension of reduced personal accomplishment represents the self-evaluation dimension of burnout. It refers to feelings of incompetence and a lack of achievement and productivity at work (Maslach et al., 2001). This lowered sense of self-efficacy has been linked to depression and an inability to cope with the demands of the job. Also, this make sense about inability to establish a good communication and interaction with other people and this may result in a self-imposed verdict of failure (Maslach and Goldberg, 1998). In some cases, reduced personal accomplishment emerges either exhaustion, depersonalization, or a combination of the two. The reason of this is the difference between causes of emotional exhaustion, depersonalization and reduced personal accomplishment. Whereas work overload and social conflicts lead to emotional exhaustion and depersonalization, the lack of significant opportunities about the work leads to reduced personal accomplishment (Maslach et al., 2001).

## The Scope And Aim Of Research

Work-family conflict and burnout caused by organizational demands are management problems as both of them end up with individual, organizational and even social problems. The reason of choosing banking industry for the field research is the prediction of work-family conflict and burnout could extremely be seen in banking industry because of work overload, excessive working hours, performance pressures, job insecurity caused by the financial risks arising from being associated with many other industries, etc. In order to make the subject more specific, firstly, declarations of the unions which established for bank employees were examined and then employees' opinions were obtained who left or retired from the related industry. They were asked if there were problems or other issues in terms of management and organization.

Declarations of Bank-Sen and Bass-Sen unions which were established in order to support the employees in the bank and insurance industry were examined in the industrial research. In those declarations, some issues were clarified such as excessive working hours (50-60 hours per week), overtime and working requirements at the weekends, violating the upper bound of overtime (270 hours per year), unpayment of overtime, difficulties when using annual leave, collective redundancy and so on ([www.banksen.org.tr](http://www.banksen.org.tr); [www.bass-sen.org.tr](http://www.bass-sen.org.tr)). In addition to literature review, employees who worked in banking industry and then left or retired were asked if they had problems or issues when they were working to gain objective data and to evaluate the first predictions. In this context, five people stated in writing their problems and issues they experienced in working life. According to those statements, injustice about salaries is widespread in banking industry. This situation was stated as: *"Employees' salaries are different from each other even if they stand side by side and do the same work. Salaries depend on the branch size, not on the workload. For example, there may be differences of branch managers' salaries close to 2,5-3 times."* Employees could be promoted or stepped down depending on the success of the branch they worked in. That means there is not any guarantee of positions. It is also so common for managers to fire some of the less productive employees to retrench in the times of economic fluctuations or reduction of interest.

The most important things are productivity, performance and achieving the goals in banking industry. The goals are offered to employees quarterly which are quite difficult to achieve. Meetings are organized at the end of each quarter and if employees did not achieve the goals, it would be possible to hear that they did not deserve their salaries and even about designation, assignment to another unit which has more difficult working conditions or the termination of contract. Some goals are offered daily,



weekly or monthly such as credit, funding, savings, pension insurance, debt securities and employees are monitored continuously to realize them. In the monitoring process, employees are visited by the headquarters or instructions are given by email or telephone. It is believed that such bringing employees to account and imposing stress to a degree keep employees alive but limits are passed and things overdone. Moreover, finishing the work earlier does not mean to leave earlier as it is a negative perception in the organizations. In here, 'early' means at least having reached the end of the eight-hour working time and the time that branches already closed. That's why, they have to work overtime everyday and so they cannot take time for their families as they complained.

Bank employees are under the stress constantly in a risky environment in which they have to be careful all the time to make appropriate credit legislation, make the right transactions at the right account, accurate collection of money and so on. And they know that any mistake may cause termination of their employment. Young bank employees do not think to retire from the banking industry. Instead, they plan to quit after some time when they have the right to take compensation. Nevertheless, some of them cannot tolerate and resign in just 6 months or in a year after. It is also stressed that bank employees often face with some illnesses that caused by stress like anxiety and other psychological disorders, diabetes, hypertension or hypotension, cholesterol, triglycerides and heart diseases.

Statements of bank employees and the previous research results are in the same direction. The correlation between work-family conflict and excessive working hours was expressed in many studies (Greenhaus and Beutell, 1985; Gutek et al., 1991; Adams and Jex, 1999; Elloy and Smith, 2004). The lack of specific daily working hours and working at the weekends also lead to increase work-family conflict (Staines and Pleck, 1984). Job insecurity, unauthorization and being accessible via various communication channels in any time cause physical and emotional exhaustion and also restrict the time for families (Schenewark, 2008). Similarly, workload and monotony (Freudenberger, 1974), lack of financial and social rewards (Cordes and Dougherty, 1993, Maslach et al., 2001) and work-related stress factors (Frone et al., 1992) give rise to burnout. Especially in the service sector, emotional exhaustion may be experienced intensely as face to face communication with clients is a requirement (Cordes and Dougherty, 1993). Leiter and Maslach (1999) point out that lack of control over work, lack of participate in decision making, organizational injustice and value conflicts cause depersonalization and reduced personal accomplishment. With respect to previous studies and information gained from bank employees, we started to study with this assumptions: Employees experience work-family conflict,

emotional exhaustion, depersonalization and reduced personal accomplishment in the banking industry.

### **Research Model And Hypotheses**

In parallel with the increasing competition in the free market economy, organizations increase their expectations of the human resources they have. Employees have to take so much time for their works as they consistently canalized for improving themselves for work and being productive all the time. Employees have difficulties in balancing work and family lives as the time passed by working and work-related stress factors affect the non-business life. They face with conflicting expectations simultaneously, so they affected psychologically by those conflict and they express it with a variety of emotional responses (Jawahar et al., 2007).

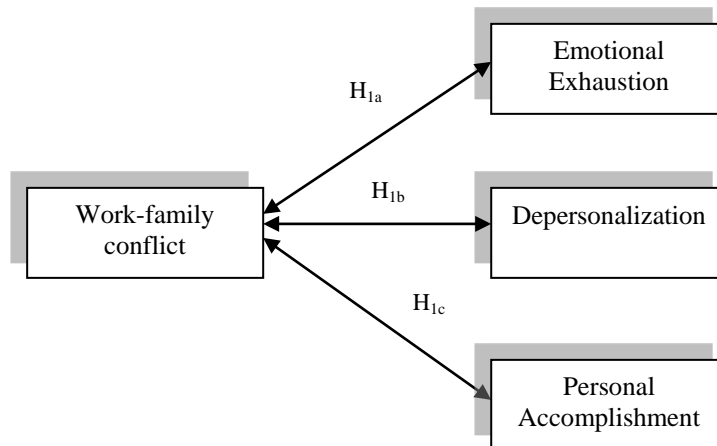
As a chronic response to stressors at work, burnout and work-family conflict relationship has been the subject of previous international studies. Lee and Ashforth (1996) conclude that role conflict is related with emotional exhaustion ( $r = .53$ ), depersonalization ( $r = .37$ ) and reduced personal accomplishment ( $r = .21$ ) with their meta-analysis. Ádám et al. (2008) indicate the relationship between work-family conflict and burnout have based on the scarcity of resources theory. Theory states that limited time and energy prevent individuals to meet all demands at the same time. Despite of limited resources, dealing with the expectations of both work and families at the same time results as conflict, strain and burnout. One of the most recent researches on the subject mentions the scattering effect of conflict and burnout and uses the expression of "work-family burnout" (Livingston, 2014).

Based on those studies, hypotheses are defined as follows and the proposed model of the research is stated at Figure 1.

H<sub>1a</sub>: There is a positive correlation between work-family conflict and emotional exhaustion.

H<sub>1b</sub>: There is a positive correlation between work-family conflict and depersonalization.

H<sub>1c</sub>: There is a negative correlation between work-family conflict and personal accomplishment.



**Figure 1.** Proposed Research Model

### Research Sample

This research was conducted in a city of Turkey, named Denizli and aimed to analyze bank employees. According to the data of The Banks Association of Turkey, number of branches operate in Denizli is 159 and number of bank employees is 1951 ([www.tbb.org.tr](http://www.tbb.org.tr)). Convenience sampling method has been used in order to reach more employees and achieve a sufficient sample size. Branches has been chosen randomly and most of the questionnaires delivered by hand and some of employees preferred to respond via e-mail. We have reached 450 bank employees by these methods yet some of them could not response because of workload and lack of time. With a total of 313 questionnaires were obtained about 70% return rate and 6 of them was elected because of uncompleted answers. Consequently, 307 questionnaires were endorsed to analyze. As Saunders et al. (2009) stated in condition of 95% confidence interval and 5% margin of error, at least 300 respondents needed to represent the population. That is to say, we reached sufficient sample size in this research to generalize the results.

### Research Findings

In order for testing the main hypotheses ( $H_{1a}$ ,  $H_{1b}$ ,  $H_{1c}$ ) which state the correlation between work-family conflict and burnout dimensions, spearman correlation analysis has been used. The results of analysis are as seen in Table 1. As there is a significant ( $p=,000$ ) and positive ( $r=,658$ ) correlation between work-family conflict and emotional exhaustion,  $H_{1a}$  has been supported. In the same vein, there is a significant ( $p=,000$ ) and positive ( $r=,415$ ) correlation between work-family conflict and depersonalization,  $H_{1b}$  has also been supported. And the last hypotheses,  $H_{1c}$  has been supported too because of the significant ( $p=,000$ ) and negative ( $r=-,267$ ) correlation between work-family conflict and personal accomplishment. These results

are in accordance with previous studies that evaluated work-family conflict and burnout dimensions (Peeters et al., 2005; Haar, 2006; Ádám et al., 2008; Cinamon and Rich, 2010; Langballe et al., 2011).

		Work-Family Conflict	Emotional Exhaustion	Depersonalization	Personal Accomplishment
Work-Family Conflict	Correlation	1,000	,658**	,415**	-,267**
	Coefficient (r)				
	Significance (p)	.	,000	,000	,000
	N	307	307	307	307
Emotional Exhaustion	Correlation	,658**	1,000	,607**	-,343**
	Coefficient (r)				
	Significance (p)	,000	.	,000	,000
	N	307	307	307	307
Depersonalization	Correlation	,415**	,607**	1,000	-,352**
	Coefficient (r)				
	Significance (p)	,000	,000	.	,000
	N	307	307	307	307
Personal Accomplishment	Correlation	-,267**	-,343**	-,352**	1,000
	Coefficient (r)				
	Significance (p)	,000	,000	,000	.
	N	307	307	307	307

\*\*Correlation is significant at the 0.01 level.

Table 1. Spearman Correlation Analysis

If we investigate the dimensional correlations, we would also see significant ( $p=,000$ ) and positive ( $r=,607$ ) correlation between emotional exhaustion and depersonalization; and significant ( $p=,000$ ) but negative ( $r=-,343$ ;  $-,352$ ) correlations between emotional exhaustion-depersonalization and personal accomplishment. Thereby the other researchers used Maslach Burnout Inventory demonstrated similar results (Lee and Ashforth, 1996; Diestel and Schmidt, 2010), these are expected results and both validity and clarity of the scale is approved once more.

## Conclusion And Recommendations

The correlation between work-family conflict and burnout dimensions has been measured and evaluated in this study. Before the quantitative research, some qualitative data has been obtained from old bank employees who retired or left from the job. It was clear that they had crucial problems like long working hours, workload, indefinite and exceeding the legal limit of overtime, performance pressures, inadequate salary and unfair labour practices. Besides, employees stated that when they did not get expected rewards or promotions, their personal accomplishment was blowing

up. They also mentioned they experienced psychological and physical diseases because of excessive working hours and workload. That's why, employee turnover rates are so high in banking industry. As all of those issues are evaluated as antecedents of work-family conflict and burnout in the literature, this research started with the assumption that there could be high incidence of work-family conflict and burnout in banking industry.

In this study, hypotheses which was formed to investigate the correlation between work-family conflict and burnout were supported with quantitative research results. The direction of correlations was positive between work-family conflict and emotional exhaustion-depersonalization; and negative between work-family conflict and personal accomplishment as expected. Thus, proposed research model has been recognized.

The recommendations developed in line with the results of the study, are assessed with individual, organizational and governmental level. First of all, employed individuals have to take responsibility of both family and work simultaneously. At this point, adoption of new behaviours that are appropriate to the nature of the nuclear family are needed to avoid from work-family conflict and burnout. Although nuclear family structure is adopted apparently in countries like ours, essentially traditional extended families' role behaviours are continued which include patriarchal features. This place a strain on married and employed women as they undertake both housework, childcare and responsibilities of their work. The solution is simple but the adoption of behaviours may take so many time and effort. That adoption include the share of family responsibilities with other members of the family. The members of extended family may help or someone from outside of the family can be employed for housework and childcare.

Secondly, organizations should not be ignore families of employees to retain work-family conflict and burnout. It is possible to support employees by the following ways; organizing social events for employees which they can join with their families, regarding permission requests of employees in the time of family needs or in special days as considerable, avoiding from the restriction of legal permissions like maternity leave, marriage leave and so on. These practices will make it easier for employees to fulfil their family responsibilities and concentrate on their work.

It is hard to make any recommendation about indefinite and long working hours, workload, performance pressure, etc. as they are all nature of banking industry. However, some practices may reduce conflict and organizational burnout such as being fair about rewards and promotions, supporting educational activities that motivate employees for success, getting in contact with employees, giving attainable performance goals in accordance with economic conditions, empowerment of employees by letting

them to participate in decision making process and so on. Another recommendation for organizations is about time saving. Organizations can support employees to reduce the time on road when their arrival or departure by a shuttle bus or support to live in close places. By this way, employees can take more time for their family lives.

Alongside of individual and organizational practices, work-family conflict and burnout can be reduced by macro practices executed by government. For instance, the government can open day care centers to solve the childcare problem of working parents or the government can foster the organizations to open such places for their employees' children. Another precaution is about controlling of industrial law enforcement whether the organizations obey the rules about annual leaves, maximum working hour limit, paying overtime wage, etc. This should be done for saving the rights of employees. The government can also make contribution to reduce conflict and burnout by various family friendly policies. Those policies help employees to take more time for their families and include; intensive working weeks, flexible working hours, allowance to leave for families, telecommuting or working in home office.

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